

In re:  
Elijah McDaniels  
Peggy McDaniels  
Debtors

Case No. 15-17262-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Jun 11, 2021

Form ID: 3180W

Total Noticed: 20

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Elijah McDaniels, Peggy McDaniels, 3050 N. 23rd Street, Philadelphia, PA 19132-1401  |
| 13711512 | The Bank of New York Mellon Trust Company, C/O Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605      |
| 14210201 | The Bank of New York Mellon Trust Company, et.al., OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. BOX 24605, WEST PALM BEACH FL 33416-4605 |

TOTAL: 3

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                       | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| smg      | Email/Text: megan.harper@phila.gov               | Jun 12 2021 01:27:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  |
| smg      | EDI: PENNDEPTREV                                 | Jun 12 2021 03:23:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                       |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us          | Jun 12 2021 01:26:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                       |
| smg      | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Jun 12 2021 01:26:00 | U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404                               |
| 13708456 | EDI: BECKLEE.COM                                 | Jun 12 2021 03:23:00 | AMERICAN EXPRESS BANK, FSB, C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701   |
| 13670660 | + Email/Text: bncmail@w-legal.com                | Jun 12 2021 01:26:00 | CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  |
| 13611061 | Email/Text: Bankruptcy.RI@Citizensbank.com       | Jun 12 2021 01:25:00 | Citizens Bank, 1 Citizens Dr, Riverside, RI 02915   |
| 13694479 | + Email/Text: megan.harper@phila.gov             | Jun 12 2021 01:27:00 | CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT, BANKRUPTCY GROUP - MSB, 1401 JOHN F. KENNEDY BLVD, 5TH FLOOR, PHILADELPHIA, PA 19102-1640 |
| 13636186 | EDI: CAPITALONE.COM                              | Jun 12 2021 03:23:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 13703438 | + EDI: Q3G.COM                                   | Jun 12 2021 03:23:00 | Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657   |
| 13696957 | EDI: AIS.COM                                     | Jun 12 2021 03:28:00 | Department Stores National Bank, c/o American InfoSource LP, PO Box 4457, Houston, TX   |

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|----------|-----------------------------------|----------------------|--|
| 13704030 | + Email/Text: bncmail@w-legal.com | Jun 12 2021 01:26:00 | 77210-4457<br>Foundation Finance Company, C/O Weinstein & Riley, P.S., 2001 Western Ave., Suite #400, Seattle, WA 98121-3132 |
| 13677920 | + EDI: MID8.COM                   | Jun 12 2021 03:23:00 | Midland Credit Management Inc as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren MI 48090-2011                           |
| 13709584 | EDI: PRA.COM                      | Jun 12 2021 03:23:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  |
| 13659650 | EDI: Q3G.COM                      | Jun 12 2021 03:23:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788                                     |
| 13645493 | EDI: Q3G.COM                      | Jun 12 2021 03:23:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  |
| 13629574 | EDI: AGFINANCE.COM                | Jun 12 2021 03:23:00 | Springleaf Financial Services, PO Box 3251, Evansville, IN 47731   |
| 13669424 | + Email/Text: bncmail@w-legal.com | Jun 12 2021 01:26:00 | USAA, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  |

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 13703201 | *P++          | CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

| Name              | Email Address  |
|-------------------|--|
| ANDREW L. SPIVACK | on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY et.al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com |
| DAVID M. OFFEN    | on behalf of Debtor Elijah McDaniels dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com               |
| DAVID M. OFFEN    | on behalf of Joint Debtor Peggy McDaniels dmo160west@gmail.com   |

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davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

JEROME B. BLANK

on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY et.al. paeb@fedphe.com

JOSHUA I. GOLDMAN

on behalf of Creditor AFS Acceptance LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

MARISSA M. O'CONNELL

on behalf of Creditor CITY OF PHILADELPHIA LAW DEPARTMENT - TAX UNIT marissa.o'connell@phila.gov  
karena.blaylock@phila.gov

OneMain Financial

cbp@omf.com

THOMAS I. PULEO

on behalf of Creditor AFS Acceptance LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

THOMAS YOUNG.HAE SONG

on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY et.al. paeb@fedphe.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Foundation Finance Company ecfmil@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 13

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Elijah McDaniels</u>          | Social Security number or ITIN | xxx-xx-1802 |
|   | First Name Middle Name Last Name | EIN                            | --_-----    |
| Debtor 2  | <u>Peggy McDaniels</u>           | Social Security number or ITIN | xxx-xx-6027 |
| (Spouse, if filing)   | First Name Middle Name Last Name | EIN                            | --_-----    |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |                                |             |
| Case number: 15-17262-elf                                       |                                  |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Elijah McDaniels

Peggy McDaniels

6/10/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**